

Speaker 1: You need health insurance to protect your finances, but shopping for a health insurance plan can be stressful. Choosing the right plan can actually make life simpler and more secure. If you get sick or injured, health insurance helps you pay your medical bills so you can get better without stressing about your finances. Here's what you need to know about health coverage. You can choose a health maintenance organization or HMO, which offers lower costs and a specific network of doctors, or a preferred provider organization or a PPO, which offers a wider selection of doctors, but usually charges higher premiums. By the way, your premium is your monthly plan cost. Deductibles are annual out-of-pocket costs that you pay before your health plan starts to pay for billable services. Generally, the lower your premium, the higher your deductible, and vice versa.

Under the traditional PPO model, health insurance and healthcare are separate entities with potentially competing agendas. Kaiser Permanente's HMO-based system puts healthcare and insurance coverage in one convenient package. That means treatment decisions are made by you and your doctors, not by an insurance company, which leads to efficient patient-centered care from any of our more than 1,700 physicians. That offers better health outcomes for you. Visit switchtokp.org/betterhealth to learn more.